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Case 15-24800 Doc 1 Filed 07/21/15 Entered 07/21/15 17:47:57 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 27

United States Bankruptcy Court Northern District of Illinois					Volu	untary Petition		
Name of Debtor (if individual, enter Last, First, Middle): McGivern, Christina				Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	ırs					e Joint Debtor in trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 0521	I.D. (ITIN) /Co	mplete EIN	Last four of				axpayer I.D	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State & 3518 West Shakespeare Unit G	k Zip Code):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Sta	te & Zip Code):
Chicago, IL	ZIPCODE 6	0647					2	ZIPCODE
County of Residence or of the Principal Place of Bus	iness:		County of	Residence	e or of the	he Principal Plac	ce of Busin	ess:
Mailing Address of Debtor (if different from street a	ddress)		Mailing A	ddress of .	Joint De	ebtor (if differen	t from stree	et address):
	ZIPCODE						2	ZIPCODE
Location of Principal Assets of Business Debtor (if o	lifferent from s	treet address	above):					
							7	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official	Single AU.S.C. Railroa Stockbi Commo Clearin Other Debtor Title 26 Internal	(Check Care Busine: Asset Real E § 101(51B) d roker odity Broker g Bank Tax-Exer (Check box, is a tax-exer of the Unite Revenue Co	mpt Entity if applicable.) npt organization ed States Code (tode). ne box: or is a small busi or is not a small busi	under he ness debto pusiness de ontingent lice	Chap or as defebtor as	the Petitionapter 7 tapter 9 tapter 11 tapter 12 tapter 13 tebts are primarily obts, defined in 1 01(8) as "incurrividual primarily sonal, family, od purpose." teter 11 Debtors fined in 11 U.S.4 debts (excluding of debts (excluding of debts)	n is Filed (Chap Reco Main Chap Reco Non Nature of I (Check one y consumer 1 U.S.C. red by an y for a r house- C. § 101(51) J.S.C. § 10 lebts owed to	box.) Debts are primarily business debts. 1D). 1(51D). Debts are primarily business debts.
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the court consideration. See Official Form 3B. Statistical/Administrative Information Debtor estimates that funds will be available for	r 7 individuals 's	Check a	Il applicable both is being filed votances of the pladance with 11 U	xes: with this pe	etition blicited p			
Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there w	vill be n	o funds availabl	e for	- COOKI OSE ONEI
Estimated Number of Creditors	,	001- ,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 \$1 million \$10	000,001 to \$10 million to \$		\$50,000,001 to \$100 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	000,001 to \$10	0,000,001	\$50,000,001 to	\$100,000	0,001	\$500,000,001	More than	

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Name of Debtor(s): McGivern, Christina	Ü		
t 8 Years (If more than two, attac	h additional sheet)		
Case Number: 04-8674	Date Filed:		
Case Number: 14-30997	Date Filed: 08/22/2014		
Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Case Number:	Date Filed:		
Relationship:	Judge:		
Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
X /s/ Bradley H. Foreman	7/21/15		
Signature of Attorney for Debtor(s)	Date		
ach spouse must complete and atta ade a part of this petition.	ch a separate Exhibit D.)		
led a made a part of this petition.			
pplicable box.) of business, or principal assets in th days than in any other District. partner, or partnership pending in t lace of business or principal assets	in the United States in this District,		
olicable boxes.)			
at obtained judgment)			
at obtained judgment) of landlord)			
	Page 2 of 27 Name of Debtor(s): McGivern, Christina at 8 Years (If more than two, attact Case Number: 04-8674 Case Number: 14-30997 Affiliate of this Debtor (If motors and attact) Case Number: Relationship: Example 1, the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of tittle explained the relief available unthat I delivered to the debtor the X /s/ Bradley H. Foreman Signature of Attorney for Debtor(s) ibit C alleged to pose a threat of imminential ade a part of this petition. mg the Debtor - Venue applicable box.)		

Title of Authorized Individual

Date

Case 15-24800 Doc 1 Filed 07/21/15 B1 (Official Form 1) (04/13) Document	Entered 07/21/15 17:47:57 Desc Main Page 3 of 27 Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): McGivern, Christina
Signa	ntures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Christina McGivern	Signature of Foreign Representative
Signature of Debtor Christina McGivern Signature of Joint Debtor Telephone Number (If not represented by attorney) July 21, 2015 Date	Printed Name of Foreign Representative Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Bradley H. Foreman Signature of Attorney for Debtor(s) Bradley H. Foreman 6190545 The Law Offices of Bradley H. Foreman, P 900 West Jackson Suite 7E Chicago, IL 60603 (312) 948-8126 Fax: (312) 948-8127 brad@bradleyforeman.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
luly 24, 2045	Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
July 21, 2015 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11,	Signature Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible
United States Code, specified in this petition. X Signature of Authorized Individual	person, or partner whose social security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Document Page 4 of 27 United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No
McGivern, Christina	Chapter 7
Debtor(s)	•
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEM	ENT OF COMPLIANCE

CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose

whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Christina	McGivern
Date: July 21, 2015	

B6 Summary (Gase 15-24800 12/4)1

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Desc Main

Northern District of Illinois

IN RE:		Case No.
McGivern, Christina		Chapter 7
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 390,000.00		
B - Personal Property	Yes	3	\$ 51,292.37		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 407,559.43	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 29,979.82	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 5,870.38
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 4,369.00
	TOTAL	19	\$ 441,292.37	\$ 437,539.25	

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Document Page 6 of 27 United States Bankruptcy Court **Northern District of Illinois**

IN RE:		Case No.
McGivern, Christina		Chapter 7
	Debtor(s)	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 5,870.38
Average Expenses (from Schedule J, Line 22)	\$ 4,369.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 3,675.73

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 58,559.43
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 29,979.82
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 88,539.25

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(If known)

IN RE McGivern, Christina

Debtor(s)

Doc 1

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Home at 3518 W. Shakespeare,chicago		Н	390,000.00	380,000.00

TOTAL

390,000.00

(Report also on Summary of Schedules)

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IN RE McGivern, Christina

Debtor(s)

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

					T
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash		100.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Three Checking accounts at North Shore Community Bank		1,410.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings		2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		400.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE McGivern, Christina

Debtor(s)

_ Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.		Judgment against Jerome Alomia in amount of more than \$70,000.00 entered in 2013 in bankruptcy adversary action. (collection is questionable).		0.00
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Potential claim against Inland Bank arising out of payments made during previous bankruptcy case.		21,952.37
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Claim against security deposit from prior tenants.(Amount of damages is estimated at this time).		4,930.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2014 Mini Cooper		20,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			

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(If known)

IN RE McGivern, Christina

Debtor(s)

Case No. _

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
·				
		TO	ΓAL	51,292.37

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IN RE McGivern, Christina

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

Case No. _

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Home at 3518 W. Shakespeare,chicago	735 ILCS 5/12-901	15,000.00	390,000.00
SCHEDULE B - PERSONAL PROPERTY Three Checking accounts at North Shore Community Bank	735 ILCS 5/12-1001(b)	1,410.00	1,410.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
2014 Mini Cooper	735 ILCS 5/12-1001(c)	2,400.00	20,000.00

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE McGivern, Christina

Case No.

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5584			car loan acquired 11/8/2013	T			27,559.43	7,559.43
BMW Bank Of North America P.O. Box 78066 Phoenix, AZ 85062-8066								
			VALUE \$ 20,000.00					
ACCOUNT NO. 2309	Х		mortgage on residence				380,000.00	51,000.00
Inland Bank 5456 S. LaGrange Rd. Countryside, IL 60525								
			VALUE \$ 329,000.00					
ACCOUNT NO. Carey Filter White Boland 33 West Jackson Chicago, IL 60604			Assignee or other notification for: Inland Bank					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$	L		Ļ		
0 continuation sheets attached			(Total of t	Sul his p			\$ 407,559.43	\$ 58,559.43
			(Use only on l		Tota		\$ 407,559.43	\$ 58,559.43

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE McGivern, Christina

Debtor(s) Case No.

(If known)

CHERTILE CONDUCTORS HOLDING INCREMENT BRIGHT OF A MIC

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
continuation sheets attached

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IN RE McGivern, Christina Case No.

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 09N1			Revolving credit card charges incurred over the				
Allied Credit Services 8550 Balboa Blvd. Suite 232 Northridge, CA 91225			past several years.				254.00
ACCOUNT NO.			unpaid legal fees (claim is being waived by				
Bradley H. Foreman Suite 7E 900 West Jackson Chicago, IL 60607			counsel)				6,291.82
ACCOUNT NO. XXXX			Revolving credit card charges incurred over the				
Capital One P.O. Box 30281 Salt Lake City, UT 84130			past several years.				4,260.00
ACCOUNT NO. XXXX			Revolving credit card charges incurred over the				4,200.00
Capital One P.O. Box 30281 Salt Lake City, UT 84130			past several years.				
							943.00
3 continuation sheets attached			(Total of th	_	age	;)	§ 11,748.82
			(Use only on last page of the completed Schedule F. Report		ota		
			the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	atis	tica	ıl	\$
			Summary of Certain Liabilities and Related	יעו	ald.	<i>!</i> [Φ

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(If known)

IN RE McGivern, Christina

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.				T		х	
Com Ed P.O. Box 805379 Chicago, IL 60680-5379							2,800.00
ACCOUNT NO.			Assignee or other notification for:			H	
LJ Ross Associates 4 N. Plaza Drive Jackson, MI 49202			Com Ed				
ACCOUNT NO. XXXX			Revolving credit card charges incurred over the	+		Н	
Comenity Bank P.O. Box 182789 Columbis, OH 43218			past several years.				
				-			335.00
ACCOUNT NO. XXXX Credit One Bank P.O. Box 98873 Las VEgas, NV 89193			Revolving credit card charges incurred over the past several years.				
ACCOUNT NO. Emma Smart 3518 W. Shakespeare Chicago, IL 60647			Security deposit received from current tenants Subject to Setoff	X	X		998.00
			A	╀		Н	5,790.00
ACCOUNT NO. Alex Brewer 3518 W. Shakespeare Chicago, IL 60647			Assignee or other notification for: Emma Smart				
ACCOUNT NO.	H		Assignee or other notification for:	+		H	
Claire Morton 3518 W. Shakespeare Chicago, IL 60647			Emma Smart				
Sheet no. 1 of 3 continuation sheets attached to				Sub			0.000.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	t als	Fota so o stica	al n al	\$ 9,923.00 \$

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(If known)

IN RE McGivern, Christina

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Chris Danis 3518 W. Shkespeare Chicago, IL 60647			Emma Smart				
ACCOUNT NO.			landscaping services				
Gardens That Grow LLC 1341Fullerton Unit 214 Chicago, IL 60614							1,225.00
ACCOUNT NO.			Security deposit from prior tenants (subject to	x	X	Х	,
Maureen Bitonio 2465 N. Clark St. Apt. 2 Chicago, IL 50514			setoff) Subject to Setoff				4,990.00
ACCOUNT NO.			Assignee or other notification for:				4,550.00
Kurt Wakefield 3518 W. Shakespeare Chicago, IL 60647			Maureen Bitonio				
ACCOUNT NO. Lindsay Hecht 3000 N. Sheridan Rd. Apt. 2D Chicago, IL 60657			Assignee or other notification for: Maureen Bitonio				
ACCOUNT NO.			Assignee or other notification for:	-			
Shane Mahoney 3518 W. Shakespeare Chicago, IL 60647			Maureen Bitonio				
ACCOUNT NO. XXXX			Revolving credit card charges incurred over the			H	
Nordstrom P.O. Box 13589 Scottsdale, AZ 85267			past several years.				
					L	Ļ	1,392.00
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	-	age Fota	e) al	\$ 7,607.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	stic	al	\$

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IN RE McGivern, Christina

Debtor(s)

Case No. _

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		<u> </u>	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			collector for medical providers			H	
Vanru Credit Corporation 1350 W. Touhy Suite 300e Des Plaines, IL 60018			·				701.00
ACCOUNT NO.	_						
ACCOUNT NO.	_						
ACCOUNT NO.	_						
ACCOUNT NO.	_						
ACCOUNT NO.	_						
ACCOUNT NO.	_						
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Repor	7	age Fota	e) al	\$ 701.00
			(Ose only on last page of the completed Schedule F. Repor	ı ais	0 0	11	

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

29,979.82

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Case No.

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Consolidated Credit	paying \$250 per month toward credit consoldiation
Alex Brewer 3518 W. Shakespeare Chicago, IL 60617	Residential lease for \$2895 monthly in which debtor is the landlord
Chris Danis 3518 W. Shakespeare Chicago, IL 60617-0000	
Claire Morton 518 W. Shakespeare Chicago, IL 60617-0000	
Emma Smart 518 W. Shakespeare Chicago, IL 60617-0000	

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IN RE McGivern, Christina

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CREDITOR
Inland Bank 5456 S. LaGrange Rd. Countryside, IL 60525

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IN RE McGivern, Christina

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Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are

Date: July 21, 2015	Signature: /s/ Christina McGivern	
	Christina McGivern	Debto
Date:	Signature:	
	[If joint case, both spous	(Joint Debtor, if any es must sign.
DECLARATION AN	D SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §	110)
compensation and have provided and 342 (b); and, (3) if rules or	try that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared thin the debtor with a copy of this document and the notices and information required under 11 U.S.C. § guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for service have given the debtor notice of the maximum amount before preparing any document for filing for a debtered by that section.	110(b), 110(h) s chargeable by
Printed or Typed Name and Title, if a	iny, of Bankruptcy Petition Preparer Social Security No. (Required by 11	U.S.C. § 110.)
	rer is not an individual, state the name, title (if any), address, and social security number of the of	
Address		
Signature of Bankruptcy Petition Pre	parer Date	
Names and Social Security numb	parer Date ers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy p	etition prepare
Names and Social Security numb is not an individual:		
Names and Social Security numb is not an individual: If more than one person prepare A bankruptcy petition preparer's	ers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy p d this document, attach additional signed sheets conforming to the appropriate Official Form for eac failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may r	h person.
Names and Social Security numb is not an individual: If more than one person prepare A bankruptcy petition preparer's imprisonment or both. 11 U.S.C.	ers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy p d this document, attach additional signed sheets conforming to the appropriate Official Form for eac failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may r	h person. esult in fines o
Names and Social Security numb is not an individual: If more than one person prepare A bankruptcy petition preparer's imprisonment or both. 11 U.S.C.	ers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy per definition of the document, attach additional signed sheets conforming to the appropriate Official Form for each failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may 1. § 110; 18 U.S.C. § 156.	h person. esult in fines o
Names and Social Security numb is not an individual: If more than one person prepare: A bankruptcy petition preparer's imprisonment or both. 11 U.S.C. DECLARATION I, the	ers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy p d this document, attach additional signed sheets conforming to the appropriate Official Form for each failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may r \$\times 110; 18 \ U.S.C. \circ 156.\$ UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSH (the president or other officer or an authorized agent of the count of the partnership) of the named as debtor in this case, declare under penalty of perjury that I have read the foregoing sheets (total shown on summary page plus I), and that they are true and correct to t	h person. esult in fines of IP rporation or a
Names and Social Security numb is not an individual: If more than one person prepare: A bankruptcy petition preparer's imprisonment or both. 11 U.S.C. DECLARATION I, the	ers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy p d this document, attach additional signed sheets conforming to the appropriate Official Form for each failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may r \$\times 110; 18 \ U.S.C. \circ 156.\$ UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSH (the president or other officer or an authorized agent of the count of the partnership) of the named as debtor in this case, declare under penalty of perjury that I have read the foregoing sheets (total shown on summary page plus I), and that they are true and correct to t	h person. esult in fines of IP rporation or a

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Date: _____ July 21, 2015

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Document Page 21 of 27 United States Bankruptcy Court **Northern District of Illinois**

McGivern, Christina		Chapter 7			
Debto	or(s)				
CHAPTER 7 INDI	VIDUAL DEBTO	R'S STATEMENT O	F INTENTION		
PART A – Debts secured by property of the esestate. Attach additional pages if necessary.)	state. (Part A must be	fully completed for EACI	$m{H}$ debt which is secured by property of the		
Property No. 1					
Creditor's Name: Emma Smart		Describe Property Seco	uring Debt:		
Property will be <i>(check one)</i> : ☐ Surrendered ✓ Retained					
If retaining the property, I intend to <i>(check at Model)</i> Redeem the property ✓ Reaffirm the debt Other. Explain	t least one):	(for examp	ole, avoid lien using 11 U.S.C. § 522(f)).		
Property is <i>(check one)</i> : ☐ Claimed as exempt ✓ Not claimed as	exempt				
Property No. 2 (if necessary)					
Creditor's Name: Inland Bank		Describe Property Securing Debt: Home at 3518 W. Shakespeare,chicago			
Property will be <i>(check one)</i> : ☐ Surrendered					
If retaining the property, I intend to (check at ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain	t least one):	(for examp	ole, avoid lien using 11 U.S.C. § 522(f)).		
Property is <i>(check one)</i> : ✓ Claimed as exempt ☐ Not claimed as	exempt				
PART B – Personal property subject to unexpiradditional pages if necessary.)	red leases. (All three c	olumns of Part B must be c	completed for each unexpired lease. Attach		
Property No. 1					
Lessor's Name: Consolidated Credit	Describe Leased I paying \$250 per r consoldiation	Property: nonth toward credit	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ✓ No		
Property No. 2 (if necessary)	7				
Lessor's Name: Alex Brewer	Describe Leased Residential lease which debtor is the	for \$2895 monthly in	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ✓ Yes ☐ No		
continuation sheets attached (if any)	-				
I declare under penalty of perjury that the personal property subject to an unexpired l		intention as to any prope	erty of my estate securing a debt and/or		

/s/ Christina McGivern Signature of Debtor

Signature of Joint Debtor

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Document Page 22 of 27 United States Bankruptcy Court Northern District of Illinois

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IN RE:	Case No
McGivern, Christina	Chapter 7
Debtor(s)	•
	ON OF ARRODINAL FOR PURIOR

Mo	McGivern, Christina Ch	apter 7	
	Debtor(s)		
	DISCLOSURE OF COMPENSATION OF ATTORNEY FO	R DEBTOR	
1.	. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rer of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$ 2 ,	500.00
	Prior to the filing of this statement I have received	\$\$,	500.00
	Balance Due	\$	
2.			
3.	The source of compensation to be paid to me is: Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and	d associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or asset together with a list of the names of the people sharing in the compensation, is attached.	ociates of my law firm. A copy of the ag	reement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, includes	ading:	
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a p b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings t d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] Counsel for debtor agrees to waive his pre-petition claim for unpaid legal fees unrelated Debtor has also advanced filing fee of \$335.00 to counsel. 	hereof;	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:		

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 21, 2015

Date

/s/ Bradley H. Foreman

Bradley H. Foreman 6190545 The Law Offices of Bradley H. Foreman, P 900 West Jackson Suite 7E Chicago, IL 60603 (312) 948-8126 Fax: (312) 948-8127 brad@bradleyforeman.com

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Form B 201A, Notice to Consumer Debtor(s)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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IN RE:		Case No.
McGivern, Christina		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREI	DITOR MATRIX
		Number of Creditors25
The above-named Debtor(s) hereb	y verifies that the list of creditors	is true and correct to the best of my (our) knowledge.
Date: July 21, 2015	/s/ Christina McGivern Debtor	
	Joint Debtor	

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McGivern, Christina 3518 West Shakespeare Unit G Chicago, IL 60647 Document Chris Danis 3518 W. Shkespeare Chicago, IL 60647

Kurt Wakefield 3518 W. Shakespeare Chicago, IL 60647

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LJ Ross Associates 4 N. Plaza Drive Jackson, MI 49202

Alex Brewer 3518 W. Shakespeare Chicago, IL 60647 Com Ed P.O. Box 805379 Chicago, IL 60680-5379 Maureen Bitonio 2465 N. Clark St. Apt. 2

Chicago, IL 50514

Allied Credit Services 8550 Balboa Blvd. Suite 232 Northridge, CA 91225 Comenity Bank P.O. Box 182789 Columbis, OH 43218 Nordstrom P.O. Box 13589 Scottsdale, AZ 85267

BMW Bank Of North America P.O. Box 78066 Phoenix, AZ 85062-8066 Credit One Bank P.O. Box 98873 Las VEgas, NV 89193 Shane Mahoney 3518 W. Shakespeare Chicago, IL 60647

Bradley H. Foreman Suite 7E 900 West Jackson Chicago, IL 60607 Emma Smart 3518 W. Shakespeare Chicago, IL 60617-0000 Vanru Credit Corporation 1350 W. Touhy Suite 300e Des Plaines, IL 60018

Capital One P.O. Box 30281 Salt Lake City, UT 84130

Emma Smart 3518 W. Shakespeare Chicago, IL 60647

Carey Filter White Boland 33 West Jackson Chicago, IL 60604 Gardens That Grow LLC 1341Fullerton Unit 214 Chicago, IL 60614

Chris Danis 3518 W. Shakespeare Chicago, IL 60617-0000 Inland Bank 5456 S. LaGrange Rd. Countryside, IL 60525 $_{\rm B201B\,(Form\,2018)}$ Case 15-24800

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Desc Main

Page 27 of 27 Document **United States Bankruptcy Court**

Northern District of Illinois

IN RE:		Case No.
McGivern, Christina		Chapter 7
	Debtor(s)	

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE		
Certificate of [Non-Attorney	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debt notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that I delivered	to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition preparer the Social Securi principal, respon the bankruptcy p	number (If the bankruptcy is not an individual, state ity number of the officer, sible person, or partner of etition preparer.)
X Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	sponsible person, or (Required by 11	U.S.C. § 110.)
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	e attached notice, as required by § 342(b) o	of the Bankruptcy Code.
McGivern, Christina	X /s/ Christina McGivern	7/21/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	. X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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